

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael J Schultz  
 Nicole M Schultz  
 Debtors

Case No. 18-18072-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309A

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db/jdb +Michael J Schultz, Nicole M Schultz, 26 Hamlet Road, Levittown, PA 19056-1310  
 14242697 +NTB/CBSD, Citi Corp Credit Services Centralized Ba, Po Box 20507,  
 Kansas City, MO 64195-0507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: brad@sadeklaw.com Dec 08 2018 03:28:45 BRAD J. SADEK, Sadek and Cooper,  
 1315 Walnut Street, Suite 502, Philadelphia, PA 19107

tr +EDI: QRHHOLBER.COM Dec 08 2018 08:13:00 ROBERT H. HOLBER, Robert H. Holber PC,  
 41 East Front Street, Media, PA 19063-2911

smg E-mail/Text: megan.harper@phila.gov Dec 08 2018 03:30:22 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 08 2018 03:29:11  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 08 2018 03:30:17 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Dec 08 2018 03:29:55 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14242693 E-mail/Text: ebn@carepayment.com Dec 08 2018 03:31:21 CarePayment, P.O. Box 2398,  
 Omaha, NE 68103-2398

14242694 +E-mail/Text: bankruptcycollections@citadelbanking.com Dec 08 2018 03:31:01 Citadel Fcu,  
 520 Eagleview Blvd, Exton, PA 19341-1119

14242695 +EDI: WFNNB.COM Dec 08 2018 08:13:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125

14242696 E-mail/Text: bk@freedomfinancialnetwork.com Dec 08 2018 03:28:55 Freedom Plus,  
 Attn: Bankruptcy, 1875 S Grant St, Ste 450, San Mateo, CA 94402

14243071 +EDI: PRA.COM Dec 08 2018 08:13:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

14242698 +EDI: RMSC.COM Dec 08 2018 08:14:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060

14242699 +EDI: RMSC.COM Dec 08 2018 08:14:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060

14242700 +EDI: WFFC.COM Dec 08 2018 08:13:00 Wells Fargo Dealer Services, Attn: Bankruptcy,  
 Po Box 19657, Irvine, CA 92623-9657

14242701 +EDI: WFFC.COM Dec 08 2018 08:13:00 Wells Fargo Hm Mortgag, PO Box 14411,  
 Des Moines, IA 50306-3411

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Joint Debtor Nicole M Schultz brad@sadeklaw.com, bradsadek@gmail.com  
 BRAD J. SADEK on behalf of Debtor Michael J Schultz brad@sadeklaw.com, bradsadek@gmail.com  
 ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Michael J Schultz</b>	Social Security number or ITIN	<b>xxx-xx-5059</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Nicole M Schultz</b>	Social Security number or ITIN	<b>xxx-xx-3301</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		Date case filed for chapter	<b>7 12/6/18</b>
Case number: <b>18-18072-elf</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael J Schultz	Nicole M Schultz
2. All other names used in the last 8 years		
3. Address	26 Hamlet Road Levittown, PA 19056	26 Hamlet Road Levittown, PA 19056
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008 Email: <a href="mailto:brad@sadeklaw.com">brad@sadeklaw.com</a>
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: <a href="mailto:trustee@holber.com">trustee@holber.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 12/7/18
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 7, 2019 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>3 Municipal Way, Public Hall, Langhorne, PA 19047</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 3/8/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	